Arizona Department of Insurance Coronavirus Disease 2019 (COVID-19) Resources



Links to up-to-date information concerning COVID-19

- Arizona Department of Health Services (azdes.gov)
- Governor Ducey's Website (azgovernor.gov)
- <u>Centers for Disease Control and Prevention</u> (cdc.gov)
- <u>National Association of Insurance Commissioners (NAIC) Coronavirus Resource Center</u> (https://content.naic.org/naic_coronavirus_info.htm)

What Arizona is doing to protect insurance consumers

- On March 11, 2020, Governor Doug Ducey issued <u>Executive Order 2020-07</u> (azgovernor.gov), directing insurance companies to
 - o cover costs of COVID-19 diagnostic testing from all qualified laboratories, regardless of whether the laboratory is in the insurance company's provider network;
 - waive co-pays, coinsurance, and deductibles (cost-sharing requirements) related to COVID-19 diagnostic testing; and,
 - pass less cost to health plan members for telemedicine visits than for in-person visits, and encourage use of telemedicine during the health emergency.
- The Department of Insurance remains fully staffed to help you with your insurance-related questions or problems.
 - Visit the CONSUMERS section of our Internet website at
 https://insurance.az.gov/consumers for information on a wide array of insurance topics.
 This is a great first stop for quickly getting answers to questions you may have.
 - Visit our "Filing a Complaint" webpage page if you need help with an insurance problem and are considering filing a complaint.
 - o Send a message to consumers@azinsurance.gov or call us at 602-364-2499 if you have insurance-related questions, or are unsure whether you should file a complaint. Given current advice to the public from federal and state health officials, we recommend you contact us by e-mail or phone rather than visiting our office.

- The Department of Insurance is working with other state and local agencies to respond to fraud and ongoing scams. Our enforcement staff will continue to investigate insurance fraud and work with our law enforcement partners to protect Arizona consumers and businesses. The following websites provide information about Coronavirus scams.
 - <u>Federal Trade Commission</u>
 (https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing)
 - <u>U.S. Securities and Exchange Commission</u>
 (https://www.sec.gov/oiea/investor-alerts-and-bulletins/ia_coronavirus)

Impacts to insurance professionals and applicants

- Prelicense exams for individuals who reside in Arizona. Our insurance license examination
 testing vendor, Prometric, has closed its testing centers in accordance with guidance from the US
 Centers for Disease Control. They currently plan to reopen test centers April 16. Prometric has
 up-to-date information on the <u>COVID-19 page of its website</u>.
- Online licensing. Now more than ever, we are highlighting the <u>National Insurance Producer</u>
 <u>Registry (NIPR.com)</u> as the best way to submit a license or renewal application, or to update
 license information. While we are fully staffed to process licensing matters, many of our staff
 members are or will be working from home. While online licensing through NIPR is always faster
 and easier, it will be especially so now.
- Continuing education. As always, we encourage Arizona-resident individuals who are licensed as insurance producers to fulfill their insurance continuing education requirements as soon as possible during their four-year license term. For self-study courses, you must pass an open-book or closed-book exam (at the discretion of the provider) monitored by the provider director or a person appointed by the provider director who is either an Arizona-licensed insurance producer or a person in the business of administering education or examinations. The proctoring may be done remotely, through applications like Skype, Facetime, Google Meet, Microsoft Teams, etc. For more information,
 - O CE providers may contact Prometric at <u>pro.ce-services@prometric.com</u>.
 - O Licensees may contact the Department of Insurance at licensees may contact the Department of Insurance at licensing@azinsurance.gov, or 602-364-4457
- *Timely license renewal.* We always encourage licensees to fulfill renewal requirements as early as possible (up to 90 days in advance of the license expiration date). Please be prepared and stay ahead. Renew early to avoid delays or disruptions to your license.